



Search Report

EIC 3600

STIC Database Tracking Number: 293315

To: Examiner Kenneth BARTLEY
Location: KNX 5B49
Art Unit: 3693
Date: 05/22/09
Case Serial Number: 10/066300

From: Matthew Hogan
Location: EIC3600
KNX 4B71
Phone: (571) 272-6674
Matthew.Hogan@uspto.gov

Search Notes

Dear Examiner BARTLEY:

Please find attached the results of your FULL TEMPLATE for class/subclass search for the above-referenced case. The search was conducted in Dialog, Google Patents, ProQuest, and EBSCO.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you find useful.

Please note that the results, after the potential references of interest, proceed through an Inventor search (which is provided without regard to priority date, and in GREEN TEXT) and then to results in both Abstract and Full Text databases (which are more directly screened for priority date).

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

II. Inventor Search

A. Dialog

[File 347] **JAPIO** Dec 1976-2009/Jan(Updated 090503)

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[File 348] **EUROPEAN PATENTS** 1978-200916

(c) 2009 European Patent Office. All rights reserved.

[File 349] **PCT FULLTEXT** 1979-2009/11B=200904231/1T=20090416

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[File 350] **Derwent WPIX** 1963-2009/UD=200927

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Set	Items	Description
S1	619	S AU=(OPSAHL?, L? OR OPSAHL? L? OR DAY, J OR DAY J? OR EARLE, D? OR EARLE D?)
S2	5	S S1 AND (DEAL? ? OR REAL()) (ESTATE OR PROPERTY?)

2/3,K/5 (Item 1 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

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0013615225 *Drawing available*

WPI Acc no: 2003-710538/200367

XRPX Acc No: N2003-568116

Automatic return target generation method for potential real estate deal e.g. debt transaction, involves calculating return target on investment based on collateral type information and supplemental information

Patent Assignee: DAY J L (DAYJ-L); EARLE D (EARL-D); OPSAHL-ONG L R (OPSA-L)

Inventor: **DAY J L; EARLE D; OPSAHL-ONG L R**

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20030144945	A1	20030731	US 200266300	A	20020131	200367	B

Patent Details					
Patent Number	Kind	Lang	Pgs	Draw	Filing Notes
US 20030144945	A1	EN	17	9	

Automatic return target generation method for potential real estate deal e.g. debt transaction, involves calculating return target on investment based on collateral type information... Original Titles: Systems and methods to automatically generate a return target for a potential real estate deal based on supplemental deal information Inventor: **DAY J L...**...**EARLE D** Alerting Abstract ...**NOVELTY** - The collateral type information such as multifamily, retail, industrial information and supplemental deal information such as deal name, deal size, provided by deal originator device (10), is received by deal controller (400), through network (20). The return target on investment, is automatically calculated, based on... computer implemented method for generated target loan spread; deal controller; medium storing instructions for generating return target; and method for facilitating origination of real estate deal. ... USE - For potential real estate deal such as equity transaction and debt transaction e.g. loan, mortgage, associated with commercial real estate portfolio. ... ADVANTAGE - Reduces time and effort taken to process real estate deal, by generating return target automatically, so that ultimate decision of load spread is provided quickly to the customer. ... DESCRIPTION OF DRAWINGS - The figure shows a block diagram of the real estate deal system. ... 10 deal originator device ... 400 deal controller Title Terms .../Index Terms/Additional Words: DEAL; Class Codes Original Publication Data by Authority/ArgentinaPublication No. ...Inventor name & address:Day, Jayne L...Earle, Dan Original Abstracts: Systems and methods are provided to automatically generate a return target for a potential real estate deal based on supplemental deal information. According to one embodiment, a collateral type associated with a potential real estate deal is determined. For example, a deal originator may provide this information to deal controller via a communication network. Supplemental deal information associated with the deal is received, and a return target for the deal is then automatically generated based on the collateral type and the supplemental deal information. The return target may represent, for example, a loan spread required for approval of the deal. Claims: What is claimed is: 1. A method of generating return targets for potential real estate deals, comprising: determining a collateral type associated with a potential real estate deal; receiving supplemental deal information associated with the potential real estate deal; and automatically generating a return target for the potential real estate deal based on the collateral type and the supplemental deal information.

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[File 621] **Gale Group New Prod.Annou.(R)** 1985-2009/Mar 31
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[File 636] **Gale Group Newsletter DB(TM)** 1987-2009/Apr 15
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[File 634] **San Jose Mercury** Jun 1985-2009/May 05
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[File 148] **Gale Group Trade & Industry DB** 1976-2009/Apr 21
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[File 20] **Dialog Global Reporter** 1997-2009/May 06
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[File 35] **Dissertation Abs Online** 1861-2009/Apr
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[File 583] **Gale Group Globalbase(TM)** 1986-2002/Dec 13
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**File 583: This file is no longer updating as of 12-13-2002.*

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[File 2] **INSPEC** 1898-2009/Apr W4
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[File 474] **New York Times Abs** 1969-2009/May 06
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[File 475] **Wall Street Journal Abs** 1973-2009/May 06
(c) 2009 The New York Times. All rights reserved.

[File 99] **Wilson Appl. Sci & Tech Abs** 1983-2009/Apr
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[File 625] **American Banker Publications** 1981-2008/Jun 26
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[File 268] **Banking Info Source** 1981-2009/Apr W4
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[File 626] **Bond Buyer Full Text** 1981-2008/Jul 07
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[File 267] **Finance & Banking Newsletters** 2008/Sep 29
(c) 2008 Dialog. All rights reserved.

**File 267: This file no longer updates. Last update to file September 2008.*

[File 485] **Accounting & Tax DB** 1971-2009/Apr W4
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Set	Items	Description
S1	92	S AU=(OPSAHL?, L? OR OPSAHL? L? OR DAY, J OR DAY J? OR EARLE, D? OR
EARLE D?)		
S2	2	S S1 AND REAL() (ESTATE OR PROPERTY)

III. Text Search Results from Dialog (Full Text dbs)

A. Full-Text Databases – PATENT

[File 348] EUROPEAN PATENTS 1978-200921
(c) 2009 European Patent Office. All rights reserved.

[File 349] PCT FULLTEXT 1979-2009/UB=20090514|UT=20090507
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Set	Items	Description
S1	8591	S (IRR OR ROI OR ((AVERAGE OR ANNUAL OR COMPOUND OR INTERNAL())(RATE)? (2W)RETURN) OR (RETURN? ?())ON()INVESTMENT) OR NPV OR PRESENT()VALUE? ? OR NET()INCOME OR LOAN(2N)SPREAD? ? OR PV(6N)(PLANNING OR TARGET? OR GOAL? OR BENCHMARK? OR SELECTED OR AIM) OR (FINANCIAL OR INVESTMENT OR RETURN? ? OR SPREAD(2N)(PLANNING OR TARGET? OR GOAL? ? OR BENCHMARK? OR SELECTED OR AIM OR OBJECTIVE? ?))
S2	626	S (INITIAL OR BASE OR BASELINE OR TENTATIVE OR FIRST OR ORIGINAL OR STARTING OR OPENING OR BENCHMARK(6N)S1
S3	25	S S1(20N)(REAL()ESTATE OR PROPERTY))
S4	12	S S3 NOT AY>2002
S5	2	S ((MORTGAGE OR (INTEREST()RATE) OR LOAN(2N)(SPREAD? ? OR PREMIUM OR DIFFERENTIAL OR MARGIN?) OR (COST OR COSTS OR RATE(3N)(INITIAL()INVESTMENT OR CAPITAL OR FUNDS) OR PRIME()RATE)))(7N)((RETURN? ? OR SPREADS(2N)(PLANNING OR TARGET? OR GOAL? ? OR BENCHMARK? OR SELECTED OR AIM))
S6	493	S (RULE OR SYSTEM OR METHOD OR ALGORITHM OR FORMULA OR PROCESS OR APPARATUS OR EQUATION OR PROCEDURES) (5N)(PRICING OR ASSESSMENT OR APPRAIS? OR PRICE()SET?)
S7	48	S S6 AND S2
S8	22	S S7 NOT AY>2002
S9	1164	S (RISK OR EXPOSURE(5N)(MITIGANT? OR MITIGATOR? OR DAMPENER? OR LESSEN? OR LOWER? OR REDUC? OR DECREASES OR ENHANCE? ? OR ADDER? ? OR (ADDING OR ADDS)())TO OR INCREASES OR BOOST?? OR FACTOR? OR AFFECT? OR CHARACTERISTIC?)
S10	1141	S S9 NOT (S8 OR S3)
S11	94	S S10 AND S2
S12	31	S S11 NOT AY>2002
S13	1921	S SUPPLEMENTAL()(DEAL OR TRANSACTION OR BUSINESS) OR RISK()(RATING? OR CHARACTERISTIC?) OR COLLATERAL()QUALITY OR RENOVATION OR LOCKBOX OR SWEEP()TRIGGER OR RATE()CAP OR CUSTOMER OR EARN()OUT OR SUBORDINATED()DEBT OR INTEREST()RESERVE OR GROUND()LEASE OR CROSS()COLLATERALIZATION OR CREDIT()TENANT OR ANNUAL()ROLLOVER OR LEVERAGE OR DEVELOPMENT()DEAL OR (PARTNERSHIP OR ENTERPRISE OR CORPORATE OR VENTURE)()STRUCTURE
S14	163	S S13 AND S2
S15	80	S S14 NOT AY>2002
S16	32	S S15 AND S9
S17	11	S S16 NOT S11

B. Full-Text & Non-Full Text Subclass Databases – NON-PATENT

[File 139] **EconLit** 1969-2009/May
(c) 2009 American Economic Association. All rights reserved.

[File 15] **ABI/Inform(R)** 1971-2009/May 21
(c) 2009 ProQuest Info&Learning. All rights reserved.

[File 9] **Business & Industry(R)** Jul/1994-2009/May 21
(c) 2009 Gale/Cengage. All rights reserved.

[File 610] **Business Wire** 1999-2009/May 22
(c) 2009 Business Wire. All rights reserved.

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[File 810] **Business Wire** 1986-1999/Feb 28
(c) 1999 Business Wire . All rights reserved.

[File 275] **Gale Group Computer DB(TM)** 1983-2009/Apr 28
(c) 2009 Gale/Cengage. All rights reserved.

[File 624] **McGraw-Hill Publications** 1985-2009/May 22
(c) 2009 McGraw-Hill Co. Inc. All rights reserved.

[File 621] **Gale Group New Prod.Annou.(R)** 1985-2009/Apr 17
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[File 636] **Gale Group Newsletter DB(TM)** 1987-2009/May 01
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[File 613] **PR Newswire** 1999-2009/May 22
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[File 160] **Gale Group PROMT(R)** 1972-1989
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[File 634] **San Jose Mercury** Jun 1985-2009/May 21
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[File 148] **Gale Group Trade & Industry DB** 1976-2009/May 08
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[File 20] **Dialog Global Reporter** 1997-2009/May 22
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Set	Items	Description
S1	383	S (((MORTGAGE OR (INTEREST()RATE) OR LOAN) (2N) (SPREAD? ? OR PREMIUM OR DIFFERENTIAL OR MARGIN?) OR (COST OR COSTS OR RATE) (3N) (INITIAL()INVESTMENT OR CAPITAL OR FUNDS) OR PRIME()RATE)) (7N) ((RETURN? ? OR SPREADS) (2N) (PLANNING OR TARGET? OR GOAL? ? OR BENCHMARK? OR SELECTED OR AIM))
S2	361	S (IRR OR ROI OR ((AVERAGE OR ANNUAL OR COMPOUND OR INTERNAL() (RATE? ?) (2W)RETURN) OR (RETURN? ?) (ON()INVESTMENT) OR NPV OR PRESENT()VALUE? ? OR NET()INCOME OR LOAN(2N)SPREAD? ? OR PV) (6N) (PLANNING OR TARGET? OR GOAL? OR BENCHMARK? OR SELECTED OR AIM) OR (FINANCIAL OR INVESTMENT OR RETURN? ? OR SPREAD) (2N) (PLANNING OR TARGET? OR GOAL? ? OR BENCHMARK? OR SELECTED OR AIM OR OBJECTIVE? ?)
S3	37	S (INITIAL OR BASE OR BASELINE OR TENTATIVE OR FIRST OR ORIGINAL OR STARTING OR OPENING OR BENCHMARK) (6N)S2
S4	15	S S3 NOT PY>2002
S5	12	RD (unique items)
S6	125	S S2 AND (REAL()ESTATE OR PROPERTY)
S7	49	S S6 NOT PY>2002
S8	25	RD (unique items)
S9	80	S (RISK OR EXPOSURE) (5N) (MITIGANT OR MITIGATOR OR DAMPENER OR LESSEN? OR LOWER? OR REDUC? OR DECREASES OR ENHANCE? ? OR ADDER OR (ADDING OR ADDS) () TO OR INCREASES OR BOOST?? OR FACTOR? OR AFFECT? OR CHARACTERISTIC?)
S10	181	S SUPPLEMENTAL() (DEAL OR TRANSACTION OR BUSINESS) OR RISK() (RATING? OR CHARACTERISTIC?) OR COLLATERAL()QUALITY OR RENOVATION OR LOCKBOX OR SWEEP()TRIGGER OR RATE()CAP OR CUSTOMER OR EARN()OUT OR SUBORDINATED()DEBT OR INTEREST()RESERVE OR GROUND()LEASE OR CROSS()COLLATERALIZATION OR CREDIT()TENANT OR ANNUAL()ROLLOVER OR LEVERAGE OR DEVELOPMENT()DEAL OR (PARTNERSHIP OR ENTERPRISE OR CORPORATE OR VENTURE) ()STRUCTURE
S11	16	S (RULE OR SYSTEM OR METHOD OR ALGORITHM OR FORMULA OR PROCESS OR APPARATUS OR EQUATION OR PROCEDURES) (5N) (PRICING OR ASSESSMENT OR APPRAIS? OR PRICE()SET?)
S12	40	S (PROPERTY OR PROPERTIES OR REAL()ESTATE OR COLLATERAL OR UNDERLYING OR ZONING OR HYPOTHECATED OR UCC()FILING OR LOAN(2N)SECURITY) (5N) (TYPE OR CATEGORY? OR CLASS? OR BUSINESS OR ENTERPRISE)
S13	282	S PRIOR OR EARLIER OR PAST OR RECENT OR DATABASE? OR PREVIOUS
S14	12	S S11 AND S10
S15	10	S S11 AND S9
S16	14	S S15 OR S14
S17	5	S S16 NOT PY>2002
S18	0	S S11(9N)S13

17/9,K/2 (Item 2 from file: 15) [Links](#)

ABI/Inform(R)

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02326811 107834573

Market information management for better valuations Part II - data availability and application

Peto, Robert

Journal of Property Valuation & Investment v15n5 pp: 411

1997

Journal Code: PRVF

Document Type: Periodical; Feature **Language:** English **Record Type:** Fulltext

Word Count: 4720

IV. Text Search Results from Dialog (Abstract dbs)

A. Abstract Databases -- Patent

[File 347] **JAPIO** Dec 1976-2009/Jan(Updated 090503)

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[File 350] **Derwent WPIX** 1963-2009/UD=200931

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Set	Items	Description
S1	5	S (((LOAN OR (INTEREST()RATE) OR MORTGAGE) (2N) (SPREAD? ? OR PREMIUM OR DIFFERENTIAL OR MARGIN?) OR (COST OR COSTS OR RATE) (3N) (INITIAL()INVESTMENT OR CAPITAL OR FUNDS) OR PRIME()RATE)) (7N) ((RETURN? ? OR SPREADS) (2N) (PLANNING OR TARGET? OR GOAL? ? OR BENCHMARK? OR SELECTED OR AIM))
S2	3	S S1 NOT AY>2002
S3	3617	S (IRR OR ROI OR ((AVERAGE OR ANNUAL OR COMPOUND OR INTERNAL) () (RATE? ?) (2W)RETURN) OR (RETURN? ?) ON()INVESTMENT) OR NPV OR PRESENT()VALUE? ? OR NET()INCOME OR LOAN(2N)SPREAD? ? OR PV) (6N) (PLANNING OR TARGET? OR GOAL? OR BENCHMARK? OR SELECTED OR AIM) OR (FINANCIAL OR INVESTMENT OR RETURN? ? OR SPREAD) (2N) (PLANNING OR TARGET? OR GOAL? ? OR BENCHMARK? OR SELECTED OR AIM)
S4	40	S S3 AND (REAL() (ESTATE OR PROPERTY))
S5	17	S S4 NOT AY>2002
S6	399	S (INITIAL OR BASE OR BASELINE OR TENTATIVE OR FIRST OR ORIGINAL OR STARTING OR OPENING OR BENCHMARK) (6N)S3
S7	397	S S6 NOT S4
S8	30	S (RULE OR SYSTEM OR METHOD OR ALGORITHM OR FORMULA OR PROCESS OR APPARATUS OR EQUATION OR PROCEDURES) (5N) (PRICING OR ASSESSMENT OR APPRAIS? OR PRICE()SET?)
S9	5	S S8 AND S7
S10	2	S S9 NOT AY>2002
S11	87	S (RISK OR EXPOSURE) (5N) (MITIGANT? OR MITIGATOR? OR DAMPENER? OR LESSEN? OR LOWER? OR REDUC? OR DECREASES OR ENHANCE? ? OR ADDER? ? OR (ADDING OR ADDS) () TO OR INCREASES OR BOOST?? OR FACTOR? OR AFFECT? OR CHARACTERISTIC?)
S12	10	S S11 AND S6
S13	4	S S12 NOT AY>2002
S14	13	S S8 (7N) (HISTORIC? OR PAST OR PRIOR OR DATA? OR INFORMATION OR STATISTIC? OR DETAILS)
S15	9	S S14 NOT S9
S16	4	S S15 NOT AY>2002
S17	241	S SUPPLEMENTAL() (DEAL OR TRANSACTION OR BUSINESS) OR RISK() (RATING? OR CHARACTERISTIC?) OR COLLATERAL() QUALITY OR RENOVATION OR LOCKBOX OR SWEEP() TRIGGER OR RATE() CAP OR CUSTOMER OR EARN() OUT OR SUBORDINATED() DEBT OR INTEREST() RESERVE OR GROUND() LEASE OR CROSS() COLLATERALIZATION OR CREDIT() TENANT OR ANNUAL() ROLLOVER OR LEVERAGE OR DEVELOPMENT() DEAL OR (PARTNERSHIP OR ENTERPRISE OR CORPORATE OR VENTURE) () STRUCTURE
S18	13	S S7 AND S17
S19	5	S S18 NOT AY>2002

B. Abstract & Full Text Subclass Databases – NON-PATENT

[File 35] **DISSERTATION ABS ONLINE** 1861-2009/APR
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[File 474] **New York Times Abs** 1969-2009/May 18
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[File 475] **Wall Street Journal Abs** 1973-2009/May 18
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[File 99] **Wilson Appl. Sci & Tech Abs** 1983-2009/Apr
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[File 625] **American Banker Publications** 1981-2008/Jun 26
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[File 626] **Bond Buyer Full Text** 1981-2008/Jul 07
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[File 485] **Accounting & Tax DB** 1971-2009/May W3
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Set	Items	Description
S1	72176	S (IRR OR ROI OR ((AVERAGE OR ANNUAL OR COMPOUND OR INTERNAL)()) (RATE? ?) (2W) RETURN) OR (RETURN? ?) ON (INVESTMENT) OR NPV OR PRESENT (VALUE? ? OR NET (INCOME OR LOAN (2N) SPREAD? ? OR PV) (6N) (PLANNING OR TARGET? OR GOAL? OR BENCHMARK? OR SELECTED OR AIM) OR (FINANCIAL OR INVESTMENT OR RETURN? ? OR SPREAD) (2N) (PLANNING OR TARGET? OR GOAL? ? OR BENCHMARK? OR SELECTED OR AIM OR OBJECTIVE? ?)

S2 3173 S (INITIAL OR BASE OR BASELINE OR TENTATIVE OR FIRST OR ORIGINAL OR STARTING OR OPENING OR BENCHMARK) (6N) S1

S3 3 S (((MORTGAGE OR (INTEREST() RATE) OR LOAN) (2N) (SPREAD? ? OR PREMIUM OR DIFFERENTIAL OR MARGIN?) OR (COST OR COSTS OR RATE) (3N) (INITIAL() INVESTMENT OR CAPITAL OR FUNDS) OR PRIME() RATE)) (7N) ((RETURN? ? OR SPREADS) (2N) (PLANNING OR TARGET? OR GOAL? ? OR BENCHMARK? OR SELECTED OR AIM))

S4 354 S S1 AND (REAL() (ESTATE OR PROPERTY))

S5 102 S (PROPERTY OR PROPERTIES OR REAL() ESTATE OR COLLATERAL OR UNDERLYING OR ZONING OR HYPOTHECATED OR UCC() FILING OR LOAN (2N) SECURITY) (5N) (TYPE OR CATEGORY OR CLASS? OR BUSINESS OR ENTERPRISE)

S6 76 S S4 AND S5

S7 249 S S4 AND (INDUSTRIAL OR RESIDEN? OR APARTMENT OR HOUS? OR RENTAL OR COMMERCIAL OR HOTEL OR MOTEL OR TOWNHOUSE OR TOWNHOME OR LUXURY OR LOAN() TO() VALUE OR LTV)

S8 262 S S6 OR S7

S9 57 S (RULE OR SYSTEM OR METHOD OR ALGORITHM OR FORMULA OR PROCESS OR APPARATUS OR EQUATION OR PROCEDURES) (5N) (PRICING OR ASSESSMENT OR APPRAIS? OR PRICE() SET?)

S10 18 S S9 AND S8

S11 15 S S10 NOT PY>2002

S12 9 S S9 (12N) (PRIOR? OR PAST OR EARLIER OR RECENT OR DATA? OR INFORMATION)

S13 303 S (RISK OR EXPOSURE) (5N) (MITIGANT OR MITIGATOR OR DAMPENER OR LESSEN? OR LOWER? OR REDUC? OR DECREASES OR ENHANCE? ? OR ADDER OR (ADDING OR ADDS) () TO OR INCREASES OR BOOST?? OR FACTOR? OR AFFECT? OR CHARACTERISTIC?)

S14 714 S SUPPLEMENTAL() (DEAL OR TRANSACTION OR BUSINESS) OR RISK() (RATING? OR CHARACTERISTIC?) OR COLLATERAL() QUALITY OR RENOVATION OR LOCKBOX OR SWEEP() TRIGGER OR RATE() CAP OR CUSTOMER OR EARN() OUT OR SUBORDINATED() DEBT OR INTEREST() RESERVE OR GROUND() LEASE OR CROSS() COLLATERALIZATION OR CREDIT() TENANT OR ANNUAL() ROLLOVER OR LEVERAGE OR DEVELOPMENT() DEAL OR (PARTNERSHIP OR ENTERPRISE OR CORPORATE OR VENTURE) () STRUCTURE

S15 112 S S13 AND S14

S16 10 S S15 AND S9

S17 10 S S16 NOT S12

S18 9 S S17 NOT S11

S19 6 S S18 NOT PY>2002

19/5/K/5 (Item 2 from file: 485) [Links](#)

Accounting & Tax DB

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**** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 ****

00770762 **Supplier Number:** 53320328

How to manage investment risk

Ravalli, John; Seidner, Alan G

Healthcare Financial Management v54 n5 pp: 92-94 May 2000

ISSN: 0735-0732 **Journal Code:** HFM

Document Type: Periodical **Article Type:** Feature

Language: English **Special Feature:** Formula **CODEN:** HFMAD7

Word Count: 1606 **Line Count:** 146

Abstract:

V. Additional Resources Searched

A Google Patents search yielded US Patent Application 09/886912 (Munoz) and Patent 6,564,190 (Dubner; Assignee General Electric Capital Corp.) as possible reference of interest.

No additional results of relevance found in the other databases identified in the cover correspondence.